Electronic Acknowledgement Receipt				
EFS ID:	5715374			
Application Number:	10709697			
International Application Number:				
Confirmation Number:	3696			
Title of Invention:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS			
First Named Inventor/Applicant Name:	Kenneth William Austin			
Customer Number:	66569			
Filer:	Lawrence A. Stahl/Denni Godfrey			
Filer Authorized By:	Lawrence A. Stahl			
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Application Type:	Utility under 35 USC 111(a)			
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Payment Type Deposit Account  Payment was successfully received in RAM \$130  RAM confirmation Number 1635	Submitted with Payment	yes
RAM confirmation Number 1635	Payment Type	Deposit Account
	Payment was successfully received in RAM	\$130
	RAM confirmation Number	1635
Deposit Account 503939	Deposit Account	503939
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# File Listing:

Document Number	Document Description	File Name	File Size(Bytes)/ Message Digest	Multi Part /₊zip	Pages (if appl.)
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1		Amendment03292101850.pdf	33245	yes	10
	'	d0e2d5f6ee1fa946f4f62251524b131a7c35 d4dd			
	Multip	oart Description/PDF files in .	zip description		
	Document De	scription	Start	End	
	Amendment/Req. Reconsideration-After Non-Final Reject		1	1	
	Claims		2	5	
	Applicant Arguments/Remarks Made in an Amendment		6	10	
Warnings:					
Information:					
	AIDLD.	D	906612		4.5
2	NPL Documents	Data03292101850.pdf	774ff9c14b1f3cdbc6df753cbd444eddf1a8 b6da	no	16
Warnings:					
Information:					
3	NPL Documents Document03292101850.pdf	Document03292101850.pdf	80610	no	2
		·	6511a03acaf0bbb965ca293bb0144781e09 dd8f6		
Warnings:					
Information:					
4 NPL Documents	EP03292101850.pdf	1620434	no	63	
		b01db045c35b5c2a7d44cb6381b62afe330 9d10f			
Warnings:					
Information:					
5 Fee Worksheet (PTO-875)	fee-info.pdf	30378	no	2	
		477dd78a11c65fecc0ca377a1767ea8d8a9 b9723			
Warnings:					
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		Total Files Size (in bytes)	267	71279	

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# New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

## National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

## New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.